units In the country are reportedly having a turnover of less than Rs. 30 lakhs, withdrawal of the excise duty exemptions is not likely to affect the tiny and genuine small scale units.

(c) In the budget 94-95, when the full duty exemption was withdrawn in respect of many items, some of these items were already covered under the General SSI scheme (eg. soap made without the aid of power, made up articles, shawls, mufflers etc.) and in respect of some items like Monofilament yarn, Conveyor beltings, articles of iron and steel, tyres and tubes etc. the small scale exemption under notification No. 1/93-CE was extended with effect from 1-3-94. Subsequently in respect of woollen yam, acrylic yam, polypropylene spun yam, narrow woven fabric and gauze also the Small Scale exemption under notification No. 1/93 has been extended. In respect of cotton yam and cellulosic spun yams made out of duty paid yam and subjected to certain specified processes, shawls, handkerchiefs, and on footwear upto a value of Rs. SO per pair, full exemption from duty has been restored. Representations received from the trade and industry on the effect of budgetary changes are being carefully examined. Wherever an industry is considered to be adversely affected necessary corrective action would be taken.

Loans to Make up Budget Deficit

3772. SHRI CHIMANBHAI HARIBHAI SHUKLA: Will the Minister of FINANCE be pleased to state:

(a) whether the Budget deficit for 1993-94 has been shown less by taking more loan from the World Bank;

(b) if so, the quantum of loan taken to make up the difference;

(c) the other sources by which deficit in the Budget has been made-up;

(d) whether Government have made any study on the impact of this policy; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) and (b) No, Sir. In fact the net external assistance assumed in RE 1993-94 *vtut* less at Rs. 3836.77 crores against the RE figure of Rs. 5453.78 crores.

(c) The gap between expenditure and receipts has been met by additional internal borrowings.

(d) and (e) Government are keeping a close watch on the budget deficit and will endeavour to keep it within manageable limits.

Unsettled Accounts Lying with LIC 3773. SHRI PROMOD MAHAJAN: Will the Minister of FINANCE be pleased to state:

(a) the total amount of unsettled accounts lying with LIC in sundry suspense accounts on behalf of policy holders towards premia in last three years, year-wise;

(b) total amount of unclaimed mature policy money in last three years; and

(c) the action taken by Government of India to settle the claim 7

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) The requisite information is as under:

(Rs. in crores)

1990-91	1991-92	1992-93
5.21	6.01	7.36

(b) The requisite information is as under: (Rs. in crores)

1990-91	1991-92	1992-93
5.30	3.50	6.70

(c) Unclaimed amount is ploughed back into the life fund of the L.I.C for the benefit of entire body of policy holders and is paid when claimed by the policy holders.

Advertisements for Investments Appearing in Newspapers

3774. DR. MURLI MANOHAR JOSHI:

SHRI TRILOKI NATH CHATURVEDI:

Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been invited to a number of advertisements appearing in the newspapers inviting investments in plantations and agricultural produces; if so, whether Government have examined the contents and if so, the reaction of Government thereto;

(b) whether Government have any control on such companies and whether they have taken approval of Government for their ventures; and

(c) whether income derived from such companies is free of income tax, as advertised by these companies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) to (c) The Information is being collected and will be laid on the Table of the House.

Separate Counter for Exchange of Currency Notes

3775. SYED SIBTEY RAZI: Will the Minister of FINANCE be pleased to state:

(a) whether some instructions exist with private ft public sector banks of Delhi and U.P. to set up one counter in each Branch under them to exchange soiled, mutilated currency notes, to issue new currency notes and new coins to people to decongest the premises of Reserve Bank of India;

(b) if so, the details thereof and the names of branches in Delhi and U.P., separately, complying with these instructions, sector-wise;

(c) whether these instructions are also applicable to various branches of State Bank of India in Delhi and U.P.;

(d) if so, the names of these branches, separately, for Delhi and U.P. complying with these instructions with working hours of these special counters; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI *M.* V. CHANDRASHEKHAR MURTHY) : (a) to (e) Reserve Bank of India (RBI) have reported that the private sector banks have not so far been delegated powers to exchange/adjudicate soiled/ mutilated currency notes. In the case of public sector banks, while all branches are authorised to exchange soiled and slightly mutilated notes, the branches maintaining currency chests have been delegated full powers to exchange soiled and mutilated notes. Although the instructions issued by RBI do not provide for setting up of one exclusive counter in each branch for this purpose, the public sector banks branches cater to the needs of the public through one or more of their cash counters on all working days during business hours.

The above instructions are applicable *to* all branches of public sector banks including branches of State Bank of India (SBI) in Delhi and Uttar Pradesh. Normal working hours of these branches are from 10 a.m. to 2 p.m. on weekdays and from 10 a.m.. to 12 noon on Saturdays.

Complaints relating to non-compliance of the above instructions of RBI an taken up with the concerned banks for remedial action.

Instructions regarding Issue of Demand Drafts, Cheque Book* etc.

3776. SYED SIBTEY RAZI: Will the Minister of FINANCE be pleased to state:

(a) whether some instructions exist with public sector and private sector banks of Delhi and Uttar Pradesh to provide various services like issue of Demand Drafts, Fixed Deposit Receipts, Cheque Books, Pass-Books, etc. to its customers within some fixed time limit during day of transaction;

(b) if so, the details thereof, separately, for public sector and private sector banks;

(c) whether these instructions also provide for each branch under public as well as private sector to display these time-bound services in their respective premises;